

2000 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: 2000 NAIC database

| LINE # | LINE NAME | Co. Count | Premium Written | Premium Earned | Losses Incurred | Loss Ratio |
|-------------|----------------------------------|------------|--------------------------|--------------------------|-----------------------|----------------|
| 01. | FIRE | 276 | 527,434,435 | 507,449,981 | 148,863,257 | 29.34 % |
| 02.1 | ALLIED LINES | 262 | 318,243,551 | 292,892,875 | 241,052,885 | 82.30 % |
| 02.2 | MULTIPLE PERIL CROP | 9 | 124,552,046 | 124,605,230 | 74,885,115 | 60.10 % |
| 02.3 | FEDERAL FLOOD | 33 | 116,576,700 | 121,832,200 | 2,829,616 | 2.32 % |
| 03. | FARMOWNERS MULTIPLE PERIL | 41 | 119,759,532 | 118,615,526 | 63,814,350 | 53.80 % |
| 04. | HOMEOWNERS MULTIPLE PERIL | 161 | 3,740,477,538 | 3,676,266,079 | 1,908,291,220 | 51.91 % |
| 05.1 | COMM. MULTI. PERIL(NON-LIAB) | 237 | 1,642,391,259 | 1,581,084,401 | 905,739,816 | 57.29 % |
| 05.2 | COMM. MULTIPLE PERIL(LIAB) | 231 | 1,319,704,258 | 1,323,986,601 | 875,934,466 | 66.16 % |
| 06. | MORTGAGE GUARANTY | 14 | 475,241,558 | 474,363,857 | 62,152,299 | 13.10 % |
| 08. | OCEAN MARINE | 77 | 169,957,549 | 163,240,803 | 113,058,550 | 69.26 % |
| 09. | INLAND MARINE | 297 | 958,935,926 | 920,062,875 | 295,771,307 | 32.15 % |
| 10. | FINANCIAL GUARANTY | 10 | 125,216,135 | 91,057,413 | 1,169 | 0.00 % |
| 11. | MEDICAL MALPRACTICE | 58 | 526,016,546 | 547,757,297 | 208,893,535 | 38.14 % |
| 12. | EARTHQUAKE | 164 | 822,151,419 | 826,194,330 | 171,261,981 | 20.73 % |
| 13. | GROUP A AND H | 50 | 337,608,875 | 328,873,475 | 281,526,254 | 85.60 % |
| 14. | CREDIT A&H (GRP&IND) | 8 | 108,172,992 | 108,598,177 | 8,965,428 | 8.26 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 4 | 828,703 | 776,976 | 1,539,993 | 198.20 % |
| 15.2 | NON-CANCELLABLE A&H | 3 | 112,123 | 113,395 | 138,573 | 122.20 % |
| 15.3 | GUARANTEED RENEWABLE A&H | 12 | 55,875,156 | 28,254,687 | 21,399,597 | 75.74 % |
| 15.4 | NON-RENEW. - STATED REASONS ONLY | 7 | 10,344,398 | 11,361,780 | 8,292,766 | 72.99 % |
| 15.5 | OTHER ACCIDENT ONLY | 13 | 34,688,321 | 33,208,355 | 3,546,871 | 10.68 % |
| 15.6 | ALL OTHER A&H | 13 | 11,495,403 | 12,331,528 | 8,096,280 | 65.66 % |
| 15.7 | FED. EMPLOYEES HEALTH BEN. | 1 | 21,596,435 | 21,596,435 | 19,430,899 | 89.97 % |
| 16. | WORKERS' COMPENSATION | 244 | 6,430,560,370 | 6,163,646,831 | 6,679,399,029 | 108.37 % |
| 17. | OTHER LIABILITY | 358 | 2,613,633,550 | 2,364,234,120 | 1,680,735,530 | 71.09 % |
| 18. | PRODUCTS LIABILITY | 159 | 146,533,783 | 141,038,848 | 208,563,708 | 147.88 % |
| 19.1 | PRIVATE PASS. AUTO NO-FAULT | 9 | 3,952,615 | 3,413,716 | 2,410,250 | 70.60 % |
| 19.2 | PRIVATE PASS. AUTO LIABILITY | 242 | 7,919,316,572 | 7,981,933,482 | 5,448,618,819 | 68.26 % |
| 19.3 | COMMERCIAL AUTO NO-FAULT | 19 | 135,054 | 191,875 | (4,399,996) | (2293.16) % |
| 19.4 | COMMERCIAL AUTO LIABILITY | 279 | 1,432,155,520 | 1,356,393,051 | 920,676,228 | 67.88 % |
| 21.1 | PRIVATE PASS. AUTO PHY DAM. | 237 | 5,624,794,681 | 5,532,745,381 | 3,790,510,167 | 68.51 % |
| 21.2 | COMMERCIAL AUTO PHY DAM. | 270 | 539,106,013 | 518,008,917 | 308,751,951 | 59.60 % |
| 22. | AIRCRAFT | 43 | 122,633,141 | 113,070,990 | 59,903,123 | 52.98 % |
| 23. | FIDELITY | 129 | 81,372,352 | 76,777,163 | 52,264,618 | 68.07 % |
| 24. | SURETY | 178 | 401,394,544 | 373,905,400 | 147,539,691 | 39.46 % |
| 26. | BURGLARY & THEFT | 102 | 16,430,831 | 14,964,263 | 3,382,614 | 22.60 % |
| 27. | BOILER & MACHINERY | 113 | 67,777,408 | 62,878,823 | 21,883,121 | 34.80 % |
| 28. | CREDIT | 18 | 55,478,503 | 52,163,439 | 21,149,284 | 40.54 % |
| 31. | AGG. WRITE-INS FOR OTHER LINES | 57 | 218,308,495 | 175,324,178 | 145,836,142 | 83.18 % |
| 32. | TOTAL LINE | 633 | \$ 37,207,584,274 | \$ 36,278,034,266 | 24,994,560,773 | 68.90 % |
| 19.2 + 21.1 | Combined P.P. Auto Liab & P.D. | 258 | 13,544,111,253 | 13,514,678,863 | 9,239,128,986 | 68.36 % |
| 19.4 + 21.2 | Combined Comm. Auto Liab. & P.D. | 293 | 1,971,261,533 | 1,874,401,968 | 1,229,428,179 | 65.59 % |

1999 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: 1999 NAIC database

| LINE # | LINE NAME | PREM WRITTEN [1] | CO COUNT [2] | PREM EARNED [3] | LOSS INCURRED [4] | LOSS RATIO [4] / [3] |
|-------------|-----------------------------------|--------------------------|--------------------|--------------------|-------------------------|----------------------------|
| 01. | FIRE | 554,991,561 | 271 | 549,105,020 | 229,270,829 | 41.75 % |
| 02.1 | ALLIED LINES | 283,523,155 | 264 | 278,976,886 | 140,895,489 | 50.50 % |
| 02.2 | MULTIPLE PERIL CROP | 120,147,321 | 9 | 120,094,137 | 48,152,102 | 40.10 % |
| 02.3 | FEDERAL FLOOD | 115,038,190 | 31 | 113,041,340 | 2,310,618 | 2.04 % |
| 03. | FARMOWNERS MULTIPLE PERIL | 117,178,020 | 43 | 116,673,256 | 72,904,385 | 62.49 % |
| 04. | HOMEOWNERS MULTIPLE PERIL | 3,560,100,595 | 163 | 3,476,827,465 | 1,663,998,077 | 47.86 % |
| 05.1 | COMMERCIAL MULTI. PERIL(NON-LIAB) | 1,501,928,803 | 253 | 1,502,555,441 | 855,791,253 | 56.96 % |
| 05.2 | COMMERCIAL MULTIPLE PERIL(LIAB) | 1,329,410,174 | 238 | 1,363,525,179 | 535,765,699 | 39.29 % |
| 06. | MORTGAGE GUARANTY | 428,247,914 | 15 | 453,570,199 | 104,980,109 | 23.15 % |
| 08. | OCEAN MARINE | 162,158,038 | 89 | 159,321,520 | 108,870,966 | 68.33 % |
| 09. | INLAND MARINE | 992,067,178 | 302 | 925,887,468 | 312,175,631 | 33.72 % |
| 10. | FINANCIAL GUARANTY | 171,370,754 | 11 | 92,540,873 | (51,750) | (0.06) % |
| 11. | MEDICAL MALPRACTICE | 533,411,144 | 67 | 547,677,842 | 226,422,741 | 41.34 % |
| 12. | EARTHQUAKE * | 798,377,077 | 171 | 781,016,231 | 37,321,548 | 4.78 % |
| 13. | GROUP A AND H | 286,422,335 | 55 | 281,316,072 | 183,582,650 | 65.26 % |
| 14. | CREDIT A&H (GRP&IND) | 121,081,906 | 8 | 122,687,350 | 12,032,631 | 9.81 % |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 732,150 | 4 | 856,336 | 1,377,315 | 160.84 % |
| 15.2 | NON-CANCELLABLE A&H | 2,897 | 3 | 10,192 | (68) | (0.67) % |
| 15.3 | GUARANTEED RENEWABLE A&H | 48,102,101 | 12 | 26,248,846 | 17,619,968 | 67.13 % |
| 15.4 | NON-RENEW. - STATED REASONS ONLY | 13,303,438 | 6 | 14,377,819 | 12,193,246 | 84.81 % |
| 15.5 | OTHER ACCIDENT ONLY | 20,588,275 | 14 | 21,529,269 | 775,335 | 3.60 % |
| 15.6 | ALL OTHER A&H | 17,384,396 | 14 | 16,594,552 | 10,921,684 | 65.81 % |
| 16. | WORKERS' COMPENSATION * | 5,738,487,462 | 246 | 5,609,008,031 | 5,848,934,594 | 104.28 % |
| 17. | OTHER LIABILITY | 2,197,991,544 | 365 | 2,243,979,040 | 1,517,846,740 | 67.64 % |
| 18. | PRODUCTS LIABILITY | 148,973,143 | 170 | 145,580,501 | 169,183,291 | 116.21 % |
| 19.1 | PRIVATE PASSENGER AUTO NO-FAULT | 21,176,793 | 11 | 23,076,396 | 10,033,644 | 43.48 % |
| 19.2 | PRIVATE PASSENGER AUTO LIABILITY | 7,974,623,723 | 227 | 8,006,951,555 | 4,684,378,285 | 58.50 % |
| 19.3 | COMMERCIAL AUTO NO-FAULT | 1,390,217 | 16 | 1,325,519 | (3,002,091) | (226.48) % |
| 19.4 | COMMERCIAL AUTO LIABILITY | 1,323,620,995 | 279 | 1,335,749,679 | 905,534,921 | 67.79 % |
| 21.1 | PRIVATE PASS. AUTO PHY DAMAGE | 5,315,200,087 | 239 | 5,198,630,892 | 3,231,996,138 | 62.17 % |
| 21.2 | COMMERCIAL AUTO PHY DAMAGE | 500,981,013 | 269 | 478,419,279 | 275,485,330 | 57.58 % |
| 22. | AIRCRAFT | 111,189,724 | 36 | 106,270,907 | 68,348,776 | 64.32 % |
| 23. | FIDELITY | 81,248,339 | 125 | 79,881,038 | 49,554,646 | 62.04 % |
| 24. | SURETY | 385,654,818 | 175 | 372,868,979 | 88,711,294 | 23.79 % |
| 26. | BURGLARY & THEFT | 13,553,707 | 100 | 12,701,383 | (215,866) | (1.70) % |
| 27. | BOILER & MACHINERY | 59,507,202 | 108 | 59,477,264 | 30,152,539 | 50.70 % |
| 28. | CREDIT | 53,460,443 | 17 | 49,630,631 | 22,199,527 | 44.73 % |
| 31. | AGG. WRITE-INS FOR OTHER LINES | 209,353,798 | 57 | 183,980,221 | 170,160,364 | 92.49 % |
| 32. | TOTAL LINE * | \$ 35,280,098,787 | 644 | ##### | \$21,622,000,948 | 61.99 % |
| 19.2 + 21.1 | Combined P.P. Auto Liab & P.D. | 13,289,823,810 | 258 | 13,205,582,447 | 7,916,374,423 | 59.95 % |
| 19.4 + 21.2 | Combined Comm. Auto Liab. & P.D. | 1,824,602,008 | 293 | 1,814,168,958 | 1,181,020,251 | 65.10 % |

Note: (*) The numbers shown on line 32 include the following companies which did not appear in the NAIC database:

| | | | | | |
|-----------------------------------|-------------|--|-------------|-------------|----------|
| CA EARTHQUAKE AUTHORITY (Line 12) | 417,507,589 | | 406,387,744 | 756,624 | 0.19 % |
| FREMONT COMP INS CO (Line 16) | 414,813,857 | | 395,789,681 | 439,866,978 | 111.14 % |

This report includes only companies with written premium greater than zero.

1998 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: NAIC database

| LINE # | LINE NAME | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|--------------------------------------|-------------------------|-------------------------|-------------------------|-----------------------|
| 01 | FIRE | 551,652,317 | 562,840,242 | 180,631,085 | 32.09% |
| 02.1 | ALLIED LINES | 253,510,335 | 243,389,191 | 129,705,761 | 53.29% |
| 02.2 | MULTIPLE PERIL CROP | 106,076,544 | 106,816,209 | 165,312,872 | 154.76% |
| 02.3 | FEDERAL FLOOD | 119,539,377 | 115,993,835 | 49,589,998 | 42.75% |
| 03 | FARMOWNERS MULTIPLE PERIL | 116,892,992 | 112,540,460 | 59,747,129 | 53.09% |
| 04 | HOMEOWNERS MULTIPLE PERIL | 3,445,849,365 | 3,358,899,095 | 1,758,775,892 | 52.36% |
| 05.1 | COMMERCIAL MULTIPLE PERIL(NON-LIAB) | 1,525,990,501 | 1,522,491,355 | 689,704,986 | 45.30% |
| 05.2 | COMMERCIAL MULTIPLE PERIL(LIABILITY) | 1,403,985,856 | 1,379,247,307 | 1,064,294,272 | 77.16% |
| 06 | MORTGAGE GUARANTY | 464,291,304 | 479,248,102 | 278,696,154 | 58.15% |
| 08 | OCEAN MARINE | 175,044,722 | 173,797,357 | 121,190,406 | 69.73% |
| 09 | INLAND MARINE | 918,155,556 | 912,889,719 | 375,055,380 | 41.08% |
| 10 | FINANCIAL GUARANTY | 152,810,379 | 85,705,501 | 449,645 | 0.52% |
| 11 | MEDICAL MALPRACTICE | 599,260,197 | 579,762,444 | 207,169,202 | 35.73% |
| 12* | EARTHQUAKE | 768,439,425 | 782,596,613 | 76,629,132 | 9.79% |
| 13 | GROUP ACCIDENT AND HEALTH | 284,803,004 | 280,457,032 | 284,129,235 | 101.31% |
| 14 | CREDIT A&H (GRP&IND) | 62,214,254 | 62,752,449 | 14,693,473 | 23.41% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 1,323,742 | 1,288,976 | 361,593 | 28.05% |
| 15.2 | NON-CANCELLABLE A&H | 2,823 | 3,263 | -167 | -5.12% |
| 15.3 | GUARANTEED RENEWABLE A&H | 40,522,298 | 23,449,913 | 14,131,771 | 60.26% |
| 15.4 | NON-RENEWABLE STATED REASONS ONLY | 15,844,943 | 15,032,525 | 9,045,457 | 60.17% |
| 15.5 | OTHER ACCIDENT ONLY | 21,565,645 | 20,882,563 | 689,086 | 3.30% |
| 15.6 | ALL OTHER A&H | 73,402,081 | 74,378,105 | 12,621,437 | 16.97% |
| 16 | WORKERS' COMPENSATION | 5,435,008,535 | 5,321,460,727 | 4,731,250,670 | 88.91% |
| 17 | OTHER LIABILITY | 2,329,854,232 | 2,301,723,885 | 1,866,480,371 | 81.09% |
| 18 | PRODUCTS LIABILITY | 179,247,807 | 183,326,199 | 265,104,908 | 144.61% |
| 19.1 | PRIVATE PASSENGER AUTO NO-FAULT | 9,706,172 | 7,056,075 | 5,524,794 | 78.30% |
| 19.2 | PRIVATE PASSENGER AUTO LIABILITY | 8,452,351,357 | 8,491,251,877 | 4,450,515,689 | 52.41% |
| 19.3 | COMMERCIAL AUTO NO-FAULT | 529,151 | 513,743 | 37,657 | 7.33% |
| 19.4 | COMMERCIAL AUTO LIABILITY | 1,292,046,497 | 1,297,097,077 | 854,948,832 | 65.91% |
| 21.1 | PRIVATE PASSENGER AUTO PHY DAMAGE | 5,055,795,761 | 4,927,492,928 | 3,150,988,428 | 63.95% |
| 21.2 | COMMERCIAL AUTO PHYSICAL DAMAGE | 486,110,622 | 488,017,836 | 259,295,917 | 53.13% |
| 22 | AIRCRAFT | 106,747,284 | 103,761,323 | 88,351,780 | 85.15% |
| 23 | FIDELITY | 79,081,099 | 80,860,659 | 60,856,266 | 75.26% |
| 24 | SURETY | 374,268,096 | 363,664,518 | 125,878,166 | 34.61% |
| 26 | BURGLARY & THEFT | 15,677,919 | 15,795,604 | 3,731,457 | 23.62% |
| 27 | BOILER & MACHINERY | 54,738,090 | 61,484,009 | 34,231,919 | 55.68% |
| 28 | CREDIT | 62,146,962 | 56,604,869 | 33,923,776 | 59.93% |
| 31 | AGGREGATE WRITE-INS FOR OTHER LINES | 194,544,375 | 172,985,281 | 134,080,362 | 77.51% |
| 32 | TOTAL LINE | \$35,204,880,842 | \$34,781,679,425 | \$21,551,000,109 | 62.67% |
| 19.2+21.1 | Combined P.P. Auto Liab & P.D. | 13,508,147,118 | 13,418,744,805 | 7,601,504,117 | 56.65% |
| 19.4+21.2 | Combined Comm. Auto Liab. & P.D. | 1,778,157,119 | 1,785,114,913 | 1,114,244,749 | 62.42% |

Note: (*) 1997 & 1998 data have been revised to capture California Earthquake Authority's premium and loss information. For 1998, CEA's EP is assumed to be the same as its WP. This is due to its State Page reporting error which shows to have EP equals to zero.

Note: This report includes only companies with written premium greater than zero.

1997 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: 1997 NAIC database

| LINE # | LINE NAME | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|--|-------------------------|-------------------------|-------------------------|-----------------------|
| 01 | FIRE | 595,676,281 | 604,120,230 | 209,316,624 | 34.65% |
| 02.1 | ALLIED LINES | 255,724,950 | 260,649,586 | 197,606,651 | 75.81% |
| 02.2 | MULTIPLE PERIL CROP | 87,063,605 | 87,779,144 | 37,145,258 | 42.32% |
| 02.3 | FEDERAL FLOOD | 100,229,015 | 69,830,179 | 35,107,075 | 50.27% |
| 03 | FARMOWNERS MULTIPLE PERIL | 105,966,774 | 102,732,219 | 66,683,248 | 64.91% |
| 04 | HOMEOWNERS MULTIPLE PERIL | 3,219,673,063 | 3,128,673,253 | 1,493,329,331 | 47.73% |
| 05.1 | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 1,491,709,195 | 1,501,416,861 | 702,229,038 | 46.77% |
| 05.2 | COMMERCIAL MULTIPLE PERIL(LIABILITY) | 1,411,486,248 | 1,396,531,928 | 804,055,496 | 57.58% |
| 06 | MORTGAGE GUARANTY | 465,010,864 | 480,931,641 | 457,665,826 | 95.16% |
| 08 | OCEAN MARINE | 174,807,298 | 178,915,048 | 92,582,355 | 51.75% |
| 09 | INLAND MARINE | 931,329,300 | 934,722,202 | 378,403,007 | 40.48% |
| 10 | FINANCIAL GUARANTY | 148,562,473 | 69,909,730 | 77,091 | 0.11% |
| 11 | MEDICAL MALPRACTICE | 564,351,627 | 551,318,918 | 242,817,287 | 44.04% |
| 12* | EARTHQUAKE | 814,412,866 | 859,299,731 | 333,734,451 | 46.16% |
| 13 | GROUP A AND H | 283,913,175 | 283,009,780 | 195,698,189 | 69.15% |
| 14 | CREDIT A&H(GRP&IND) | 49,749,691 | 49,483,117 | 10,995,780 | 22.22% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 697,762 | 744,327 | 1,471,569 | 197.70% |
| 15.2 | NON-CANCELLABLE A&H | 7,035 | 9,622 | -1,086 | -11.29% |
| 15.3 | GUARANTEED RENEWABLE A&H | 36,849,354 | 22,994,382 | 19,072,681 | 82.94% |
| 15.4 | NON-RENEWABLE FOR STATED REASONS ONLY | 11,141,737 | 10,083,689 | 10,357,492 | 102.72% |
| 15.5 | OTHER ACCIDENT ONLY | 6,839,077 | 7,007,174 | 1,284,112 | 18.33% |
| 15.6 | ALL OTHER A&H | 86,699,242 | 89,276,994 | 15,075,267 | 16.89% |
| 16 | WORKERS' COMPENSATION | 4,920,517,490 | 4,784,724,347 | 4,074,949,568 | 85.17% |
| 17 | OTHER LIABILITY | 2,180,938,293 | 2,085,559,396 | 1,337,576,004 | 64.14% |
| 18 | PRODUCTS LIABILITY | 170,917,205 | 169,417,571 | 213,880,304 | 126.24% |
| 19.1 | PRIVATE PASSENGER AUTO NO-FAULT | 32,289 | 25,690 | 55,669 | 216.70% |
| 19.2 | PRIVATE PASSENGER AUTO LIABILITY | 8,796,194,572 | 8,541,145,705 | 4,167,660,111 | 48.80% |
| 19.3 | COMMERCIAL AUTO NO-FAULT | 33,739 | 34,958 | 56,717 | 162.24% |
| 19.4 | COMMERCIAL AUTO LIABILITY | 1,313,184,757 | 1,286,243,657 | 674,349,036 | 52.43% |
| 21.1 | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE | 4,819,494,387 | 4,724,633,248 | 2,944,936,798 | 62.33% |
| 21.2 | COMMERCIAL AUTO PHYSICAL DAMAGE | 451,718,270 | 459,983,944 | 254,708,968 | 55.37% |
| 22 | AIRCRAFT | 97,928,998 | 94,612,073 | 53,900,661 | 56.97% |
| 23 | FIDELITY | 87,729,907 | 87,157,512 | 63,323,781 | 72.65% |
| 24 | SURETY | 338,690,574 | 338,853,474 | 66,083,219 | 19.50% |
| 26 | BURGLARY & THEFT | 18,130,151 | 17,216,384 | 2,782,984 | 16.16% |
| 27 | BOILER & MACHINERY | 67,948,452 | 66,932,256 | 22,370,865 | 33.42% |
| 28 | CREDIT | 53,107,848 | 52,273,776 | 20,518,474 | 39.25% |
| 31 | AGGREGATE WRITE-INS FOR OTHER LINES | 157,245,464 | 149,858,873 | 140,213,674 | 93.56% |
| 32 | TOTAL LINE | \$34,294,510,282 | \$33,587,014,333 | \$19,372,295,524 | 57.91% |
| 19.2+21.1 | Combined P.P. Auto Liab & P.D. | 13,615,688,959 | 13,265,778,953 | 7,112,596,909 | 53.62% |
| 19.4+21.2 | Combined Comm. Auto Liab. & P.D. | 1,764,903,027 | 1,746,227,601 | 929,058,004 | 53.20% |

Note: (*) 1997 & 1998 data have been revised to capture California Earthquake Authority's premium and loss information. For 1998, CEA's EP is assumed to be the same as its WP. This is due to its State Page reporting error which shows to have EP equals to zero.

Note: This report includes only companies with written premium greater than zero.

1996 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: 1996 NAIC database

| LINE # | LINE NAME | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|--|-------------------------|-------------------------|-------------------------|-----------------------|
| 01 | FIRE | 631,102,736 | 614,402,304 | 212,751,727 | 34.63% |
| 02.1 | ALLIED LINES | 300,699,850 | 292,150,480 | 140,540,683 | 48.11% |
| 02.2 | MULTIPLE PERIL CROP | 56,607,068 | 56,148,031 | 23,253,251 | 41.41% |
| 03 | FARMOWNERS MULTIPLE PERIL | 100,383,541 | 96,631,836 | 44,982,219 | 46.55% |
| 04 | HOMEOWNERS MULTIPLE PERIL | 3,090,172,058 | 2,992,922,532 | 1,536,204,414 | 51.33% |
| 05.1 | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 1,513,950,958 | 1,512,051,666 | 731,645,613 | 48.39% |
| 05.2 | COMMERCIAL MULTIPLE PERIL(LIABILITY) | 1,404,607,591 | 1,383,848,064 | 893,306,720 | 64.55% |
| 06 | MORTGAGE GUARANTY | 442,630,852 | 454,105,971 | 568,603,621 | 125.21% |
| 08 | OCEAN MARINE | 187,230,090 | 187,790,529 | 108,817,853 | 57.95% |
| 09 | INLAND MARINE | 971,937,118 | 974,007,391 | 275,004,488 | 28.23% |
| 10 | FINANCIAL GUARANTY | 162,559,833 | 58,622,741 | 43,182,665 | 73.66% |
| 11 | MEDICAL MALPRACTICE | 437,474,242 | 422,718,481 | 211,688,829 | 50.08% |
| 12 | EARTHQUAKE | 950,812,762 | 935,686,727 | 54,461,174 | 5.82% |
| 13 | GROUP A AND H | 269,305,312 | 266,179,972 | 198,728,166 | 74.66% |
| 14 | CREDIT A&H(GRP&IND) | 54,134,814 | 52,950,054 | 11,415,748 | 21.56% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 1,529,319 | 1,568,651 | 1,386,114 | 88.36% |
| 15.2 | NON-RENEWABLE STATED REASONS ONLY | 7,374 | 9,264 | -968 | -10.45% |
| 15.3 | GUARANTEED RENEWABLE A&H | 26,562,328 | 15,451,552 | 14,985,288 | 96.98% |
| 15.4 | NON-RENEWABLE FOR STATED REASONS ONLY | 9,155,688 | 9,374,666 | 7,018,531 | 74.87% |
| 15.5 | OTHER ACCIDENT ONLY | 20,784,062 | 20,802,637 | 4,613,643 | 22.18% |
| 15.6 | ALL OTHER A&H | 64,114,501 | 68,461,069 | 28,954,283 | 42.29% |
| 16 | WORKERS' COMPENSATION | 4,641,713,409 | 4,564,616,839 | 3,677,609,046 | 80.57% |
| 17 | OTHER LIABILITY | 2,093,018,711 | 1,991,368,240 | 1,385,790,604 | 69.59% |
| 18 | PRODUCTS LIABILITY | 169,308,922 | 167,060,440 | 355,831,673 | 213.00% |
| 19.1 | PRIVATE PASSENGER AUTO NO-FAULT | 18,583,299 | 18,329,726 | 10,729,406 | 58.54% |
| 19.2 | PRIVATE PASSENGER AUTO LIABILITY | 7,734,108,034 | 7,684,493,886 | 4,210,066,396 | 54.79% |
| 19.3 | P. P. AUTO PHYSICAL DAMAGE | 64,378 | 56,626 | 4,276 | 7.55% |
| 19.4 | COMMERCIAL AUTO LIABILITY | 1,271,150,159 | 1,269,507,135 | 794,415,429 | 62.58% |
| 21.1 | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE | 4,516,305,794 | 4,434,647,866 | 2,843,791,909 | 64.13% |
| 21.2 | COMMERCIAL AUTO PHYSICAL DAMAGE | 455,976,595 | 455,048,376 | 248,412,849 | 54.59% |
| 22 | AIRCRAFT | 104,452,979 | 105,156,153 | 31,003,381 | 29.48% |
| 23 | FIDELITY | 96,948,835 | 97,063,760 | 47,727,213 | 49.17% |
| 24 | SURETY | 331,837,437 | 323,790,844 | 66,947,610 | 20.68% |
| 25 | GLASS | 2,267,252 | 2,261,806 | 323,513 | 14.30% |
| 26 | BURGLARY & THEFT | 13,164,143 | 13,131,355 | 2,260,995 | 17.22% |
| 27 | BOILER & MACHINERY | 67,664,271 | 65,145,478 | 32,321,915 | 49.61% |
| 28 | CREDIT | 51,504,991 | 45,513,517 | 18,687,529 | 41.06% |
| 31 | AGGREGATE WRITE-INS FOR OTHER LINES | 195,888,565 | 174,116,725 | 104,810,384 | 60.20% |
| 32 | TOTAL LINE | \$32,409,675,757 | \$31,846,646,884 | \$19,031,793,073 | 59.76% |
| 19.2+21. | Combined P.P. Auto Liab. & P.D. | 12,250,413,828 | 12,119,141,752 | 7,053,858,305 | 58.20% |
| 19.4+21. | Combined Comm. Auto Liab. & P.D. | 1,727,126,754 | 1,724,555,511 | 1,042,828,278 | 60.47% |

Note: This report includes only companies with written premium greater than zero.

1995 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: 1995 NAIC database

| LINE # | LINE NAME | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|--|-------------------------|-------------------------|-------------------------|-----------------------|
| 01 | FIRE | 604,978,996 | 588,137,238 | 188,130,075 | 31.99% |
| 02.1 | ALLIED LINES | 279,432,307 | 259,510,530 | 231,066,717 | 89.04% |
| 02.2 | MULTIPLE PERIL CROP | 54,175,906 | 54,056,956 | 22,587,146 | 41.78% |
| 03 | FARMOWNERS MULTIPLE PERIL | 98,839,057 | 95,678,993 | 63,555,482 | 66.43% |
| 04 | HOMEOWNERS MULTIPLE PERIL | 2,934,990,317 | 2,828,528,558 | 2,170,026,959 | 76.72% |
| 05.1 | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 1,542,041,115 | 1,483,341,913 | 981,769,303 | 66.19% |
| 05.2 | COMMERCIAL MULTIPLE PERIL(LIABILITY) | 1,488,358,847 | 1,464,619,109 | 878,972,413 | 60.01% |
| 06 | MORTGAGE GUARANTY | 388,403,825 | 396,683,081 | 482,995,148 | 121.76% |
| 08 | OCEAN MARINE | 179,628,137 | 168,913,870 | 87,480,183 | 51.79% |
| 09 | INLAND MARINE | 972,834,100 | 952,245,137 | 416,158,095 | 43.70% |
| 10 | FINANCIAL GUARANTY | 108,998,001 | 44,775,685 | 12,119,985 | 27.07% |
| 11 | MEDICAL MALPRACTICE | 531,375,570 | 533,929,446 | 221,664,167 | 41.52% |
| 12 | EARTHQUAKE | 882,989,220 | 740,270,005 | 1,082,188,518 | 146.19% |
| 13 | GROUP A AND H | 164,830,794 | 161,680,743 | 110,419,156 | 68.29% |
| 14 | CREDIT A&H(GRP&IND) | 48,184,720 | 46,281,996 | 12,939,672 | 27.96% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 5,425,174 | 5,436,726 | 6,269,265 | 115.31% |
| 15.2 | NON-RENEWABLE STATED REASONS ONLY | 12,436 | 33,279 | -8,711 | -26.18% |
| 15.3 | GUARANTEED RENEWABLE A&H | 21,468,989 | 13,853,449 | 9,673,233 | 69.83% |
| 15.4 | NON-RENEWABLE FOR STATED REASONS ONLY | 9,561,582 | 9,983,551 | 6,704,013 | 67.15% |
| 15.5 | OTHER ACCIDENT ONLY | 20,187,826 | 18,808,680 | 6,644,808 | 35.33% |
| 15.6 | ALL OTHER A&H | 56,758,759 | 53,074,455 | 37,920,815 | 71.45% |
| 16 | WORKERS' COMPENSATION | 5,060,488,643 | 5,263,838,980 | 3,209,322,485 | 60.97% |
| 17 | OTHER LIABILITY | 2,048,743,193 | 1,990,572,529 | 1,670,266,720 | 83.91% |
| 18 | PRODUCTS LIABILITY | 180,949,732 | 179,343,694 | 379,173,984 | 211.42% |
| 19.1 | PRIVATE PASSENGER AUTO NO-FAULT | 15,709,335 | 16,413,308 | 10,876,394 | 66.27% |
| 19.2 | PRIVATE PASSENGER AUTO LIABILITY | 7,563,440,188 | 7,479,544,239 | 4,341,810,741 | 58.05% |
| 19.3 | P. P. AUTO PHYSICAL DAMAGE | 35,283 | 56,228 | -13,687 | -24.34% |
| 19.4 | COMMERCIAL AUTO LIABILITY | 1,335,007,833 | 1,323,125,810 | 783,837,269 | 59.24% |
| 21.1 | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE | 4,415,236,361 | 4,397,818,244 | 2,842,755,465 | 64.64% |
| 21.2 | COMMERCIAL AUTO PHYSICAL DAMAGE | 489,660,971 | 477,242,597 | 252,924,718 | 53.00% |
| 22 | AIRCRAFT | 96,220,253 | 94,226,827 | 50,225,016 | 53.30% |
| 23 | FIDELITY | 98,249,069 | 100,549,622 | 73,090,112 | 72.69% |
| 24 | SURETY | 332,344,889 | 327,956,001 | 135,401,845 | 41.29% |
| 25 | GLASS | 2,446,188 | 2,573,628 | 557,576 | 21.66% |
| 26 | BURGLARY & THEFT | 13,620,650 | 13,703,221 | 2,768,558 | 20.20% |
| 27 | BOILER & MACHINERY | 64,109,843 | 61,391,927 | 28,279,603 | 46.06% |
| 28 | CREDIT | 41,653,030 | 40,813,230 | 17,068,574 | 41.82% |
| 31 | AGGREGATE WRITE-INS FOR OTHER LINES | 158,222,556 | 162,623,555 | 146,361,724 | 90.00% |
| 32 | TOTAL LINE | \$32,261,149,311 | \$31,852,393,638 | \$20,996,775,149 | 65.92% |
| 19.2+21. | Combined P.P. Auto Liab. & P.D. | 11,978,676,549 | 11,877,362,483 | 7,184,566,206 | 60.49% |
| 19.4+21. | Combined Comm. Auto Liab. & P.D. | 1,824,668,804 | 1,800,368,407 | 1,036,761,987 | 57.59% |

Note: This report includes only companies with written premium greater than zero.

1994 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: 1994 NAIC database

| LINE # | LINE NAME | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|--|-------------------------|-------------------------|-------------------------|-----------------------|
| 01 | FIRE | 573,016,142 | 523,290,231 | 304,693,941 | 58.23% |
| 02.1 | ALLIED LINES | 244,062,246 | 233,878,721 | 248,426,066 | 106.22% |
| 02.2 | MULTIPLE PERIL CROP | 33,009,076 | 33,013,443 | 9,417,719 | 28.53% |
| 03 | FARMOWNERS MULTIPLE PERIL | 93,197,184 | 91,502,800 | 47,899,084 | 52.35% |
| 04 | HOMEOWNERS MULTIPLE PERIL | 2,757,073,066 | 2,688,902,970 | 1,957,548,203 | 72.80% |
| 05.1 | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 1,482,359,574 | 1,434,557,028 | 1,633,266,837 | 113.85% |
| 05.2 | COMMERCIAL MULTIPLE PERIL(LIABILITY) | 1,443,221,955 | 1,431,737,884 | 896,469,381 | 62.61% |
| 06 | MORTGAGE GUARANTY | 336,721,239 | 343,761,310 | 474,564,298 | 138.05% |
| 08 | OCEAN MARINE | 162,075,019 | 154,028,532 | 91,622,703 | 59.48% |
| 09 | INLAND MARINE | 933,492,565 | 872,944,053 | 1,030,160,078 | 118.01% |
| 10 | FINANCIAL GUARANTY | 121,982,832 | 51,236,348 | 25,615,945 | 50.00% |
| 11 | MEDICAL MALPRACTICE | 510,239,908 | 507,567,628 | 184,672,843 | 36.38% |
| 12 | EARTHQUAKE | 668,045,939 | 622,870,915 | 7,424,935,087 | 1192.05% |
| 13 | GROUP A AND H | 155,449,902 | 156,744,826 | 102,553,855 | 65.43% |
| 14 | CREDIT A&H(GRP&IND) | 41,744,699 | 39,701,796 | 7,412,847 | 18.67% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 6,251,951 | 6,676,395 | 5,544,832 | 83.05% |
| 15.2 | NON-RENEWABLE STATED REASONS ONLY | 18,369 | 19,373 | 11,926 | 61.56% |
| 15.3 | GUARANTEED RENEWABLE A&H | 20,093,210 | 14,564,377 | 10,315,474 | 70.83% |
| 15.4 | NON-RENEWABLE FOR STATED REASONS ONLY | 11,322,543 | 12,058,502 | 7,917,690 | 65.66% |
| 15.5 | OTHER ACCIDENT ONLY | 16,531,596 | 16,171,155 | 4,424,977 | 27.36% |
| 15.6 | ALL OTHER A&H | 59,078,162 | 61,306,514 | 38,858,405 | 63.38% |
| 16 | WORKERS' COMPENSATION | 7,615,932,674 | 7,765,645,959 | 4,137,463,447 | 53.28% |
| 17 | OTHER LIABILITY | 2,079,240,674 | 2,066,068,818 | 1,439,468,154 | 69.67% |
| 18 | PRODUCTS LIABILITY | 180,862,703 | 155,851,495 | 261,444,769 | 167.75% |
| 19.1 | PRIVATE PASSENGER AUTO NO-FAULT | 13,497,507 | 14,456,886 | 12,860,055 | 88.95% |
| 19.2 | PRIVATE PASSENGER AUTO LIABILITY | 7,275,425,912 | 7,218,242,134 | 4,554,602,186 | 63.10% |
| 19.3 | P. P. AUTO PHYSICAL DAMAGE | 71,252 | 65,557 | 52,998 | 80.84% |
| 19.4 | COMMERCIAL AUTO LIABILITY | 1,338,784,852 | 1,317,682,349 | 810,575,242 | 61.52% |
| 21.1 | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE | 4,293,269,292 | 4,255,263,585 | 2,616,227,138 | 61.48% |
| 21.2 | COMMERCIAL AUTO PHYSICAL DAMAGE | 470,577,644 | 456,069,731 | 207,826,612 | 45.57% |
| 22 | AIRCRAFT | 95,291,229 | 88,818,251 | 94,333,187 | 106.21% |
| 23 | FIDELITY | 103,604,473 | 103,608,231 | 60,542,438 | 58.43% |
| 24 | SURETY | 332,160,203 | 325,066,497 | 106,191,039 | 32.67% |
| 25 | GLASS | 2,555,209 | 2,586,663 | 807,069 | 31.20% |
| 26 | BURGLARY & THEFT | 15,104,818 | 14,121,989 | 3,201,499 | 22.67% |
| 27 | BOILER & MACHINERY | 57,937,256 | 55,922,832 | 26,059,927 | 46.60% |
| 28 | CREDIT | 45,318,231 | 38,527,096 | 15,248,686 | 39.58% |
| 31 | AGGREGATE WRITE-INS FOR OTHER LINES | 168,129,674 | 169,565,924 | 165,386,378 | 97.54% |
| 32 | TOTAL LINE | \$33,703,125,382 | \$33,334,173,374 | \$29,075,539,412 | 87.22% |
| 19.2+21. | Combined P.P. Auto Liab. & P.D. | 11,568,695,204 | 11,473,505,719 | 7,170,829,324 | 62.50% |
| 19.4+21. | Combined Comm. Auto Liab. & P.D. | 1,809,362,496 | 1,773,752,080 | 1,018,401,854 | 57.42% |

Note: This report includes only companies with written premium greater than zero.

1993 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: 1993 NAIC database

| LINE # | LINE NAME | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|--|-------------------------|-------------------------|-------------------------|-----------------------|
| 01 | FIRE | 485,283,617 | 457,284,810 | 304,497,608 | 66.59% |
| 02.1 | ALLIED LINES | 231,886,906 | 219,740,177 | 116,291,439 | 52.92% |
| 02.2 | MULTIPLE PERIL CROP | 28,165,311 | 28,142,063 | 12,213,284 | 43.40% |
| 03 | FARMOWNERS MULTIPLE PERIL | 89,860,318 | 86,244,111 | 51,736,880 | 59.99% |
| 04 | HOMEOWNERS MULTIPLE PERIL | 2,669,536,350 | 2,588,229,132 | 2,260,932,154 | 87.35% |
| 05.1 | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 1,481,852,301 | 1,381,789,906 | 739,744,249 | 53.54% |
| 05.2 | COMMERCIAL MULTIPLE PERIL(LIABILITY) | 1,437,969,751 | 1,383,075,569 | 855,504,387 | 61.86% |
| 06 | MORTGAGE GUARANTY | 311,846,920 | 280,149,626 | 307,459,725 | 109.75% |
| 08 | OCEAN MARINE | 133,055,429 | 129,500,304 | 74,079,559 | 57.20% |
| 09 | INLAND MARINE | 823,191,818 | 797,317,855 | 313,007,815 | 39.26% |
| 10 | FINANCIAL GUARANTY | 190,022,534 | 65,998,420 | -2,871,711 | -4.35% |
| 11 | MEDICAL MALPRACTICE | 474,101,262 | 510,339,210 | 193,177,205 | 37.85% |
| 12 | EARTHQUAKE | 549,712,468 | 526,538,095 | 14,327,587 | 2.72% |
| 13 | GROUP A AND H | 130,053,417 | 126,871,321 | 112,803,878 | 88.91% |
| 14 | CREDIT A&H(GRP&IND) | 15,573,094 | 15,106,765 | 4,785,155 | 31.68% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 4,970,336 | 5,391,022 | 4,719,281 | 87.54% |
| 15.2 | NON-RENEWABLE STATED REASONS ONLY | 19,944 | 26,820 | -52,101 | -194.26% |
| 15.3 | GUARANTEED RENEWABLE A&H | 19,378,033 | 12,146,305 | 10,304,790 | 84.84% |
| 15.4 | NON-RENEWABLE FOR STATED REASONS O | 13,839,310 | 13,874,672 | 8,262,857 | 59.55% |
| 15.5 | OTHER ACCIDENT ONLY | 13,335,508 | 13,144,516 | 3,619,576 | 27.54% |
| 15.6 | ALL OTHER A&H | 66,804,433 | 67,010,136 | 43,071,691 | 64.28% |
| 16 | WORKERS' COMPENSATION | 9,019,992,732 | 9,139,512,975 | 5,953,581,927 | 65.14% |
| 17 | OTHER LIABILITY | 1,988,025,500 | 1,898,463,742 | 1,919,323,886 | 101.10% |
| 18 | PRODUCTS LIABILITY | 180,152,322 | 169,699,572 | 1,270,793,022 | 748.85% |
| 19.1 | PRIVATE PASSENGER AUTO NO-FAULT | 84,769 | 85,911 | 951,241 | 1107.24% |
| 19.2 | PRIVATE PASSENGER AUTO LIABILITY | 7,290,322,891 | 7,209,315,430 | 4,574,662,114 | 63.45% |
| 19.3 | P. P. AUTO PHYSICAL DAMAGE | 986,807 | 840,317 | 161,671 | 19.24% |
| 19.4 | COMMERCIAL AUTO LIABILITY | 1,358,069,005 | 1,316,967,513 | 762,029,052 | 57.86% |
| 21.1 | PRIVATE PASSENGER AUTO PHYSICAL DAMA | 4,206,272,494 | 4,115,571,737 | 2,427,657,463 | 58.99% |
| 21.2 | COMMERCIAL AUTO PHYSICAL DAMAGE | 450,726,420 | 457,983,490 | 193,883,787 | 42.33% |
| 22 | AIRCRAFT | 90,420,328 | 83,447,497 | 114,665,295 | 137.41% |
| 23 | FIDELITY | 103,490,508 | 100,636,157 | 46,950,592 | 46.65% |
| 24 | SURETY | 324,688,687 | 318,810,502 | 83,729,709 | 26.26% |
| 25 | GLASS | 3,452,955 | 3,416,463 | 827,315 | 24.22% |
| 26 | BURGLARY & THEFT | 13,302,978 | 12,192,097 | 3,508,786 | 28.78% |
| 27 | BOILER & MACHINERY | 61,248,754 | 57,559,895 | 38,783,353 | 67.38% |
| 28 | CREDIT | 35,540,377 | 33,742,350 | 15,641,654 | 46.36% |
| 31 | AGGREGATE WRITE-INS FOR OTHER LINES | 196,978,074 | 249,480,405 | 174,425,708 | 69.92% |
| 32 | TOTAL LINE | \$34,447,699,316 | \$33,868,756,556 | \$23,007,153,244 | 67.93% |
| 19.2+21.1 | Combined P.P. Auto Liab. & P.D. | 11,496,595,385 | 11,324,887,167 | 7,002,319,577 | 61.83% |
| 19.4+21.2 | Combined Comm. Auto Liab. & P.D. | 1,808,795,425 | 1,774,951,003 | 955,912,839 | 53.86% |

Note: This report includes only companies with written premium greater than zero.

1992 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: 1992 NAIC database

| LINE # | LINE NAME | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|--|-------------------------|-------------------------|-------------------------|-----------------------|
| 01 | FIRE | 424,138,763 | 419,288,706 | 268,668,590 | 64.08% |
| 02.1 | ALLIED LINES | 207,318,929 | 203,389,018 | 159,131,447 | 78.24% |
| 02.2 | MULTIPLE PERIL CROP | 23,825,566 | 23,783,182 | 6,414,795 | 26.97% |
| 03 | FARMOWNERS MULTIPLE PERIL | 83,174,327 | 81,757,484 | 48,689,903 | 59.55% |
| 04 | HOMEOWNERS MULTIPLE PERIL | 2,555,745,940 | 2,468,835,484 | 1,980,200,380 | 80.21% |
| 05.1 | COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) | 1,399,097,093 | 1,407,038,547 | 1,138,898,185 | 80.94% |
| 05.2 | COMMERCIAL MULTIPLE PERIL(LIABILITY) | 1,313,606,574 | 1,388,274,854 | 1,061,653,231 | 76.47% |
| 06 | MORTGAGE GUARANTY | 233,252,217 | 208,832,395 | 143,930,249 | 68.92% |
| 08 | OCEAN MARINE | 118,089,522 | 116,848,811 | 66,897,967 | 57.25% |
| 09 | INLAND MARINE | 747,797,258 | 736,010,644 | 332,370,676 | 45.16% |
| 10 | FINANCIAL GUARANTY | 127,560,570 | 37,647,506 | 10,028,668 | 26.64% |
| 11 | MEDICAL MALPRACTICE | 468,231,310 | 469,861,987 | 170,424,895 | 36.27% |
| 12 | EARTHQUAKE | 518,571,831 | 481,401,801 | 61,514,432 | 12.78% |
| 13 | GROUP A AND H | 141,629,292 | 142,992,670 | 115,557,138 | 80.81% |
| 14 | CREDIT A&H(GRP&IND) | 13,047,681 | 13,032,103 | 5,823,203 | 44.68% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 5,001,683 | 5,660,773 | 2,827,243 | 49.94% |
| 15.2 | NON-RENEWABLE STATED REASONS ONLY | 27,099 | 35,153 | 27,291 | 77.63% |
| 15.3 | GUARANTEED RENEWABLE A&H | 22,771,075 | 22,541,116 | 16,403,642 | 72.77% |
| 15.4 | NON-RENEWABLE FOR STATED REASONS ONLY | 15,050,774 | 15,186,573 | 9,389,908 | 61.83% |
| 15.5 | OTHER ACCIDENT ONLY | 12,344,168 | 12,130,746 | 3,119,568 | 25.72% |
| 15.6 | ALL OTHER A&H | 53,233,664 | 52,100,067 | 38,543,399 | 73.98% |
| 16 | WORKERS' COMPENSATION | 8,596,782,372 | 8,724,243,691 | 6,914,923,749 | 79.26% |
| 17 | OTHER LIABILITY | 1,930,427,697 | 1,898,880,052 | 2,838,934,421 | 149.51% |
| 18 | PRODUCTS LIABILITY | 160,862,220 | 162,371,845 | 255,180,365 | 157.16% |
| 19.1 | PRIVATE PASSENGER AUTO NO-FAULT | 944,642 | 911,845 | 781,123 | 85.66% |
| 19.2 | PRIVATE PASSENGER AUTO LIABILITY | 7,338,845,146 | 7,467,088,200 | 4,764,423,001 | 63.81% |
| 19.3 | P. P. AUTO PHYSICAL DAMAGE | 68,378 | 59,763 | 32,961 | 55.15% |
| 19.4 | COMMERCIAL AUTO LIABILITY | 1,344,440,114 | 1,367,496,522 | 892,153,956 | 65.24% |
| 21.1 | PRIVATE PASSENGER AUTO PHYSICAL DAMAGE | 4,004,867,944 | 3,984,727,516 | 2,211,775,060 | 55.51% |
| 21.2 | COMMERCIAL AUTO PHYSICAL DAMAGE | 454,652,372 | 458,938,234 | 192,419,653 | 41.93% |
| 22 | AIRCRAFT | 77,077,615 | 75,333,217 | 56,398,670 | 74.87% |
| 23 | FIDELITY | 100,588,951 | 97,003,794 | 60,650,046 | 62.52% |
| 24 | SURETY | 306,274,471 | 311,393,304 | 109,397,531 | 35.13% |
| 25 | GLASS | 2,662,917 | 2,773,375 | 984,694 | 35.51% |
| 26 | BURGLARY & THEFT | 10,990,810 | 10,651,229 | 1,349,994 | 12.67% |
| 27 | BOILER & MACHINERY | 54,558,434 | 54,380,585 | 45,627,757 | 83.90% |
| 28 | CREDIT | 30,609,207 | 28,800,649 | 9,489,187 | 32.95% |
| 31 | AGGREGATE WRITE-INS FOR OTHER LINES | 218,394,465 | 249,761,978 | 179,040,388 | 71.68% |
| 32 | TOTAL LINE | \$33,077,451,747 | \$33,261,223,152 | \$24,186,446,531 | 72.72% |
| 19.2+21.1 | Combined P.P. Auto Liab. & P.D. | 11,343,713,090 | 11,451,815,716 | 6,976,198,061 | 60.92% |
| 19.4+21.2 | Combined Comm. Auto Liab. & P.D. | 1,799,092,486 | 1,826,434,756 | 1,084,573,609 | 59.38% |

Note: This report includes only companies with written premium greater than zero.

1991 CALIFORNIA P&C PREMIUM AND LOSS SUMMARY

LICENSED INSURERS

Date Source: 1991 NAIC database

| LINE # | LINE NAME | WRITTEN PREM [1] | EARNED PREM [2] | LOSS INCURRED [3] | LOSS RATIO [3]/[2] |
|-----------|-------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| 01 | FIRE | 417,976,842 | 407,877,851 | 265,120,897 | 65.00% |
| 02.1 | ALLIED LINES | 206,758,588 | 201,873,845 | 122,419,635 | 60.64% |
| 02.2 | MULTIPLE PERIL CROP | 22,697,910 | 22,705,879 | 20,515,002 | 90.35% |
| 03 | FARMOWNERS MULTIPLE PERIL | 79,732,672 | 75,812,648 | 43,632,404 | 57.55% |
| 04 | HOMEOWNERS MULTIPLE PERIL | 2,398,651,496 | 2,349,924,901 | 2,791,008,371 | 118.77% |
| 05 | COMMERCIAL MULTIPLE PERIL | 2,893,670,084 | 2,916,258,899 | 1,836,592,624 | 62.98% |
| 08 | OCEAN MARINE | 107,722,953 | 107,190,994 | 67,643,790 | 63.11% |
| 09 | INLAND MARINE | 737,528,056 | 728,222,452 | 341,109,293 | 46.84% |
| 10 | FINANCIAL GUARANTY | 70,699,864 | 24,648,562 | -21,514,597 | -87.29% |
| 11 | MEDICAL MALPRACTICE | 479,663,284 | 483,083,221 | 50,777,603 | 10.51% |
| 12 | EARTHQUAKE | 448,190,226 | 425,358,724 | 70,712,094 | 16.62% |
| 13 | GROUP A AND H | 147,063,066 | 149,462,880 | 120,529,075 | 80.64% |
| 14 | CREDIT A&H(GRP&IND) | 16,375,025 | 16,373,281 | 7,935,654 | 48.47% |
| 15.1 | COLLECTIVELY RENEWABLE A&H | 5,729,071 | 4,959,100 | 2,815,033 | 56.76% |
| 15.2 | NON-CANCELLABLE A&H | 33,548 | 43,951 | 17,494 | 39.80% |
| 15.3 | GUARANTEED RENEWABLE A&H | 29,700,782 | 26,774,643 | 18,974,534 | 70.87% |
| 15.4 | NON-RENEWABLE STATED REASONS ONLY | 14,452,765 | 13,836,103 | 10,395,857 | 75.14% |
| 15.5 | OTHER ACCIDENT ONLY | 10,840,462 | 11,338,413 | 3,879,322 | 34.21% |
| 15.6 | ALL OTHER A&H | 55,180,324 | 55,062,256 | 46,145,220 | 83.81% |
| 16 | WORKERS' COMPENSATION | 8,508,295,542 | 8,734,534,512 | 6,854,321,071 | 78.47% |
| 17 | OTHER LIABILITY | 1,919,742,983 | 1,969,405,216 | 1,482,978,741 | 75.30% |
| 18 | PRODUCTS LIABILITY | 168,856,572 | 177,658,586 | 222,452,028 | 125.21% |
| 19.1 | PRIVATE PASSENGER AUTO NO-FAULT | 3,549,839 | 4,281,810 | 5,067 | 0.12% |
| 19.2 | PRIVATE PASSENGER AUTO LIABILITY | 7,699,752,043 | 7,744,149,657 | 5,174,507,699 | 66.82% |
| 19.3 | COMMERCIAL AUTO NO-FAULT | 45,391 | 237,966 | -622,429 | -261.56% |
| 19.4 | COMMERCIAL AUTO LIABILITY | 1,524,042,947 | 1,506,898,875 | 1,056,853,980 | 70.13% |
| 21.1 | P. P. AUTO PHYSICAL DAMAGE | 3,994,535,670 | 3,996,112,007 | 2,199,074,668 | 55.03% |
| 21.2 | COMMERCIAL AUTO PHYSICAL DAMAGE | 505,775,500 | 521,111,890 | 201,168,473 | 38.60% |
| 22 | AIRCRAFT | 75,618,152 | 73,421,581 | 77,539,261 | 105.61% |
| 23 | FIDELITY | 97,428,675 | 97,441,583 | 34,927,087 | 35.84% |
| 24 | SURETY | 322,665,125 | 325,210,942 | 116,084,650 | 35.70% |
| 25 | GLASS | 2,844,449 | 2,752,768 | 1,255,964 | 45.63% |
| 26 | BURGLARY & THEFT | 10,442,925 | 10,118,590 | 934,000 | 9.23% |
| 27 | BOILER & MACHINERY | 54,393,378 | 53,225,846 | 33,543,103 | 63.02% |
| 28 | CREDIT | 60,430,534 | 57,303,437 | 20,939,628 | 36.54% |
| 31 | AGGREGATE WRITE-INS FOR OTHER LINES | 388,854,586 | 397,504,298 | 232,493,190 | 58.49% |
| 32 | TOTAL LINE | 33,455,701,490 | 33,790,536,205 | 23,577,203,168 | 69.77% |
| 19.2+21.1 | Combined P.P. Auto Liab. & P.D. | 11,694,287,713 | 11,740,261,664 | 7,373,582,367 | 62.81% |
| 19.4+21.2 | Combined Comm. Auto Liab. & P.D. | 2,029,818,447 | 2,028,010,765 | 1,258,022,453 | 62.03% |

Note: This report includes only companies with written premium greater than zero.